

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Robert M. Young  
Frances Young  
Debtors

Case No. 17-10922-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db/jdb +Robert M. Young, Frances Young, 1032 Flanders Road, Philadelphia, PA 19151-3012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

JOHN L. MCCLAIN on behalf of Debtor Robert M. Young aaamccclain@aol.com, edpabankcourt@aol.com  
JOHN L. MCCLAIN on behalf of Joint Debtor Frances Young aaamccclain@aol.com,  
edpabankcourt@aol.com  
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series  
2006-HE4 bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series  
2006-HE4 bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Frances Young Robert M. Young  <u>Debtors</u>  Specialized Loan Servicing LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4  <u>Movant</u>  vs.  Frances Young Robert M. Young  <u>Debtors</u>  William C. Miller Esq.  <u>Trustee</u>	CHAPTER 13   NO. 17-10922 ELF   11 U.S.C. Section 362
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**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$3,551.03**, which breaks down as follows;

Post-Petition Payments:	October 1, 2017 through January 1, 2018 at \$976.89/month
Suspense Balance:	\$356.53
<b>Total Post-Petition Arrears</b>	<b>\$3,551.03</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on February 1, 2018 and continuing through July 1, 2018 , until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$976.89** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$591.84 from February 2018 through June 2018 and \$591.83 on July 2018** towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing LLC  
P.O. Box 636007  
Littleton, Colorado 80163

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order<sup>7</sup> granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 19, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
(215) 627-1322 FAX (215) 627-7734

**\*without prejudice to any  
trustee rights or remedies**

Date: 2/1/18

John E. McClain, Esquire  
Attorney for Debtors

Mitchell J. Prince Esq.

William C. Miller, Trustee  
LeRoy Wm. Etheridge, Attorney  
1234 Market St., - Ste #1813  
Philadelphia, PA. 19107  
215-627-1377

**NO OBJECTION**

- 2-13-2018

- X LeRoy Wm. Etheridge

**ORDER**

Approved by the Court this 2nd day of March, 2018. However, the court retains discretion regarding entry of any further order.

A handwritten signature in black ink, appearing to read 'Eric L. Frank', written over a horizontal line.

**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**